

Fill in this information to identify the case:

6

Debtor 1 Jonathan Brooke KnipperDebtor 2 Valerie Brooke Knipper; aka Valerie Brooke Cochran  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 19-29566**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: United Security Financial CorpCourt claim no. (if known): 7-1Last 4 digits of any number you use to identify the debtor's account: 6 0 9 3
**Date of payment change:**  
 Must be at least 21 days after date of this notice 05/01/2022
**New total payment:** \$ 1,602.97  
 Principal, interest, and escrow, if any
**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_Current interest rate: 2.375%New interest rate: 3.250%Current principal and interest payment: \$ 1,041.77 New principal and interest payment: \$ 1,151.19**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Jonathan Matthew Knipper Case number (if known) 19-29566  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 04/04/2022

Print: D. Anthony Sottile Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180

Number  Street   
City Loveland State OH ZIP Code 45140

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



February 19, 2022

*JONATHAN M KNIPPER  
VALERIE B KNIPPER  
5141 WELBOURNE CV  
ARLINGTON TN 38002*

[REDACTED]  
Property Address: 5141 WELBOURNE CV  
ARLINGTON TN 38002

Dear JONATHAN M KNIPPER:

VALERIE B KNIPPER:

**Changes to Your Mortgage Interest Rate and Payments on 04/01/22**

**Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 012 month(s) period during which your interest rate stayed the same. That period ends on 04/01/22, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 12 month(s) for the rest of your loan term.**

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	2.37500%	3.25000%
Principal	\$ 557.73	\$ 496.40
Interest	\$ 484.04	\$ 654.79
Escrow (Taxes and Insurance)	\$ 451.78	\$ 451.78
<b>Total Monthly Payment</b>	<b>\$ 1,493.55</b>	<b>\$ 1,602.97</b> due May 1, 2022

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index

**Licensed as Servis One, Inc. dba BSI Financial Services.**

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

rate is 0.98000% and your margin is 2.25000%. The 1 YEAR TREASURY is published Weekly in FEDERAL RESERVE.

**Rate Limit(s):** Your rate cannot go higher than 7.25000% over the life of the loan. Your rate can change each 012 months by no more than 1.00000%. We did not include an additional 0.00000% interest rate increase to your new rate because a rate limit applied. This additional increase may be applied to your interest rate when it adjusts again on 00/00/00.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the 1 YEAR TREASURY, your margin, 2.25000% your loan balance of \$ 241767.50, and your remaining loan term of 311 months.

**Prepayment Penalty:** None

**If You Anticipate Problems Making Your Payments:**

- Contact the Customer Care Department at 1-1800-327-7861 as soon as possible.
- If you seek an alternative to upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to lender approval):
  - Refinance your loan.
  - Sell your home and use the proceeds to pay off your current loan.
  - Modify your loan terms with investor.
  - Payment forbearance temporarily gives you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or program in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit [www.hud.gov/offices/hsg/stf/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/stf/hcc/hcs.cfm), or the U. S. Consumer Finance Protection Bureau (CFPB) at <http://www.consumerfinance.gov>. If you would like to contact information for state housing finance agency, contact U.S. Consumer Finance Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp>.

Should you have any questions regarding this notice, please reach out to CHAD WILLIAMS, your Single Point of Contact for this loan, at 1-866-949-0136.

BSI Financial Services  
314 S Franklin St, 2<sup>nd</sup> Floor  
Titusville, PA 16354  
NMLS # 38078; # 842052

If you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation

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314 S Franklin St. / Second Floor PO Box 517  
Titusville PA 16354  
Toll Free: 800-327-7861  
Fax: 814-217-1366  
[myloanweb.com/BSI](http://myloanweb.com/BSI)

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GR-2003-07242017\_CAO8082014

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**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
MEMPHIS DIVISION**

In Re:

Case No. 19-29566

Jonathan Matthew Knipper  
Valerie Brooke Knipper  
*aka* Valerie Brooke Cochran

Chapter 13

Debtors.

Judge Jennie D. Latta

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**CERTIFICATE OF SERVICE**

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I certify that on April 4, 2022, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Arthur E. Ray, Jr., Debtors' Counsel  
bank@memphislaw.com

Sylvia F. Brown, Chapter 13 Trustee  
ecf@ch13sfb.com

Office of the United States Trustee  
ustpregion08.me.ecf@usdoj.gov

I further certify that on April 4, 2022, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Jonathan Matthew Knipper, Debtor  
Valerie Brooke Knipper, Debtor  
5141 Welbourne Cove  
Arlington, TN 38002

Dated: April 4, 2022

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)